

Exhibit 6a

While You Are Disabled

While You Are Unable to Work...

because of sickness or injury and you are being treated by a physician legally licensed to practice medicine, weekly sickness and accident benefits can provide you with income for as long as 52 weeks.

Sickness and accident benefits also may be payable if you are (1) disabled from surgery for sterilization, or (2) hospitalized for testing to determine your suitability to be a donor for an organ or tissue transplant.

If you continue to be disabled after the period for which you are entitled to receive sickness and accident benefits, you may be eligible for monthly extended disability benefits.

Sickness and accident and extended disability benefit coverages begin the first day of the sixth month following the month in which your employment commences. If you are not at work on the day your sickness and accident and extended disability benefit coverages otherwise would begin, these coverages begin the day you return to work.

The amounts of your sickness and accident and extended disability benefits are shown on page 36.

Sickness and Accident Benefits Are Payable...

for up to 52 weeks. If you have less than 52 weeks of Delphi employment, benefits are payable on a time-for-time basis which commences on your date of hire. This means benefits will be payable for a period equal to your length of employment (or your years of participation as defined under the Life and Disability Benefits Program, if longer) at the time you become disabled. If you have less than 52 weeks of employment when you become disabled, benefits may continue beyond the time-for-time period (but not beyond

52 weeks) while you are hospitalized, or while you are receiving workers' compensation payments from Delphi.

To Receive Sickness and Accident Benefits...

you must be wholly and continuously disabled as a result of any injury or sickness so as to be prevented thereby from performing any and every duty of your occupation. You must give written notice of any sickness or injury within 20 days after (1) the onset of the sickness, or (2) the accident causing your injury. Also, you must provide proof of your injury or sickness to the carrier within 90 days after the termination of the period for which weekly benefits are payable.

Sickness and Accident Benefits May Begin...

immediately in case of an accident if you are (1) hospitalized as an inpatient, or (2) treated by a physician legally licensed to practice medicine or the plant medical department during the first seven days of disability. In case of sickness, benefits begin (1) after a waiting period of seven days, (2) when you are hospitalized as an inpatient, or (3) when confined in an approved substance abuse treatment facility.

Benefits can begin the day after surgery in case of outpatient surgery where a surgical benefit of \$25, or more, is payable under the Delphi Health Care Program.

If you return to work before the end of the maximum period for which you are eligible to receive sickness and accident benefits, and are absent again within three months because of the same or a related disability, benefits resume where they left off. For example, if you were disabled and received sickness and accident benefits for 20 weeks, returned to work and then became

disabled again 8 weeks later from the same condition, you would be eligible for 32 additional weeks of benefits, without a new waiting period. If your second absence results from a different cause, the first absence does not affect the benefits or waiting period, if any, for the second absence.

You May Be Asked To Be Examined By...

an impartial doctor, clinic, or other medical authority for the purpose of verifying disability at any time you may be eligible to receive sickness and accident or extended disability benefits. Generally, if you are found able to work your benefits will be discontinued. Failure to report for the examination may affect any eligibility you may have for benefits. You will be reimbursed, upon request, at 31¢ per mile for travel to and from the examination, if your residence is more than 40 miles (one-way) from the examiner's office.

Sickness and Accident Benefits Are Reduced By...

(1) primary Social Security Disability Insurance Benefits (SSDIB) or unreduced Social Security old age insurance (including retroactive amounts paid for the same period of disability), (2) certain workers' compensation payments, and (3) any unemployment compensation payments to which you are entitled for the same period you receive sickness and accident benefits. You may be required to apply for SSDIB if your disability is expected to continue for 52 weeks, or longer.

To Apply For Sickness and Accident Benefits...

you and your attending physician must complete a claim form provided by the National Benefit Center. You should contact the Center toll-free at 1-800-734-0346 or TDD: 1-800-882-3563 (for hearing/speech impaired) as soon as possible if you become disabled.

NOTE: If you are an employee working in California, New Jersey or New York, your disability benefits are explained in a special insert.

Schedule Of Disability Benefits For Employees At Work On Or After October 18, 1999			
Your Base Hourly Rate (1)	Weekly Sickness and Accident Benefit (2)	Monthly Extended Disability Benefit (3)	
		Schedule I	Schedule II
\$	\$	\$	\$
Under 15.00	355	1,285	1,415
15.00 — 15.34	365	1,315	1,445
15.35 — 15.69	375	1,345	1,480
15.70 — 16.04	380	1,375	1,515
16.05 — 16.39	390	1,405	1,545
16.40 — 16.74	400	1,435	1,580
16.75 — 17.09	405	1,465	1,615
17.10 — 17.44	415	1,500	1,645
17.45 — 17.79	425	1,525	1,680
17.80 — 18.14	430	1,560	1,715
18.15 — 18.49	440	1,590	1,745
18.50 — 18.84	450	1,620	1,780
18.85 — 19.19	455	1,650	1,815
19.20 — 19.54	465	1,680	1,845
19.55 — 19.89	475	1,710	1,880
19.90 — 20.24	480	1,740	1,915
20.25 — 20.59	490	1,770	1,945
20.60 — 20.94	500	1,800	1,980
20.95 — 21.29	505	1,830	2,015
21.30 — 21.64	515	1,860	2,045
21.65 — 21.99	525	1,890	2,080
22.00 — 22.34	530	1,920	2,115
22.35 — 22.69	540	1,950	2,145
22.70 — 23.04	550	1,985	2,180
23.05 — 23.39	555	2,015	2,215
23.40 — 23.74	565	2,045	2,245
23.75 — 24.09	575	2,075	2,280
24.10 — 24.44	585	2,105	2,315
24.45 — 24.79	590	2,135	2,350
24.80 — 25.14	600	2,165	2,380
25.15 — 25.49	610	2,195	2,415
25.50 — 25.84	615	2,225	2,450
25.85 — 26.19	625	2,255	2,485
26.20 — 26.54	635	2,290	2,515
26.55 — 26.89	640	2,320	2,550
26.90 — 27.24	650	2,350	2,585
27.25 — 27.59	660	2,380	2,615
27.60 — 27.94	665	2,410	2,650
27.95 — 28.29	675	2,440	2,685
28.30 — 28.64	685	2,470	2,715
28.65 — 28.99	690	2,500	2,750
29.00 — 29.34	700	2,530	2,780
29.35 — 29.69	710	2,560	2,815
29.70 — 30.04	715	2,590	2,850
30.05 — 30.39	725	2,620	2,880
30.40 — 30.74	735	2,650	2,915
30.75 & Over	740	2,680	2,950

- (1) For this purpose, Base Hourly Rate includes premium for necessary continuous 7-day operations, but does not include overtime, night shift premium, or any cost-of-living allowance.
- (2) Weekly Sickness and Accident Benefits will be adjusted for disability occurring prior to the day one year of seniority is attained.
- (3) Schedule II applies to eligible employees who on their last day worked preceding a continuous period of disability have 10 or more Years of Participation under the Plan. Schedule I applies to all other employees eligible for Extended Disability Benefits.

Extended Disability Benefits Are Payable...

for a period based on your years of participation under the Life and Disability Benefits Program (see page 78).

- **If you have 10 or more years of participation when you become disabled...**
benefits are payable until recovery, but generally not beyond the end of the month in which you attain age 65.*
- **If you have less than 10 years of participation when you become disabled...**
benefits are payable until recovery, or, if less, for a period equal to your years of participation at the commencement of disability (less the period during which sickness and accident benefits are received), but generally not beyond the end of the month in which you attain age 65.*

* If you become disabled after age 63, you may receive extended disability benefits for a period of time beyond age 65.

To Receive Extended Disability Benefits...

you must (1) not be regularly employed, and (2) be totally disabled so as to be unable to perform any job at the plant or plants where you have seniority.

Extended Disability Benefits Are Reduced By...

any benefit for which you are eligible under any Delphi Pension Plan or Retirement Program. In addition, governmental benefits such as workers' compensation, certain Social Security benefits, or any federal or state lost-time disability benefits, are deductible. Increases in any of these benefits payable after extended disability benefits commence will not be deducted, unless the increase represents an adjustment in the original determination of the amount of such benefit.

A retroactive award of such benefits creates an overpayment of extended disability benefits which were paid for the same period of disability. You will be required to apply for Social Security Disability Insurance Benefits (SSDIB) under a special procedure designed to handle the offset of SSDIB against extended disability benefits. You also will be required to repay any overpayment incurred due to receipt of an SSDIB award.

To Apply For Extended Disability Benefits...

complete a claim form provided by the National Benefit Center. You may contact the Center toll-free at 1-800-734-0346 or TDD: 1-800-882-3563 (for hearing/speech impaired).

You May Be Asked To Be Examined By...

an impartial doctor, clinic, or other medical authority for the purpose of verifying disability at any time you may be eligible to receive sickness and accident or extended disability benefits. Generally, if you are found able to work your benefits will be discontinued. Failure to report for the examination may affect any eligibility you may have for benefits. You will be reimbursed, upon request, at 31¢ per mile for travel to and from the examination, if your residence is more than 40 miles (one-way) from the examiner's office.

Life and Disability Coverages While You Are Disabled

Your basic life, extra accident, and survivor income benefit insurance, as well as sickness and accident and extended disability benefit coverages, will be continued for any period during which you are:

- (1) entitled to receive sickness and accident benefits while totally disabled, and

If you are continuously disabled and remain on an approved disability leave of absence, the leave may not exceed the period equal to your years of participation under the Life and Disability Benefits Program (see page 78) as of the first day of disability.

Also, your coverages may be continued while you are entitled to receive monthly extended disability benefits. If your cancellation of your disability leave because the period of the leave equaled your seniority...

If your disability leave is canceled because you recovered and you again become totally disabled so as to be unable to work within three working days after the date your leave was canceled, all coverages to which you were entitled will be continued at no cost to you while you remain totally disabled. However, coverage cannot continue beyond the period equal to your years of participation as of your first day of disability.

If you elect to continue, you must pay the required monthly contributions to continue any optional life, dependent life, and/or personal accident insurance.

Basic life insurance must remain in force to continue optional life and dependent life insurance.

If you have 10 or more years of participation at the commencement of your disability, your basic life insurance will be continued at no cost to you while you are totally and permanently disabled prior to age 65.

Health Care Coverage While You Are Disabled

In most cases, Corporation contributions for health care coverages will be continued for the duration of an approved disability leave of absence. If your disability leave is canceled because the period of the leave equals your seniority prior to the leave, the coverages may be continued while you remain entitled to receive sick leave and accident or extended disability

benefits. Exceptions to the above include, but are not necessarily limited to, the following cases:

- (1) If you are off work because of layoff, or personal leave of absence, and your coverages have been discontinued while you are off, and if upon reporting for work you are found disabled and are placed on disability leave of absence without returning to work, you will not be eligible for reinstatement of coverages and continuation while on disability leave; and
- (2) If you are recalled from permanent layoff, return to work, and become disabled prior to working 12 pay periods during the calendar year, Corporation contributions while on disability leave of absence will be limited to the number of months of such continuation you were entitled to as of the end of the month prior to your return to work, plus 2 months.

If you become "totally and permanently disabled" and retire under the provisions of the Pension Plan, health care coverages will be reinstated, if necessary, and continued in retirement. If you are unable to retire because you have insufficient credited service, and if you elect to take a SUB separation payment (thereby breaking seniority with the Corporation), you will be permitted to continue coverages on a self-paid basis. You can continue for the period of time you could have had coverages continued had you not taken the separation payment.

In Case You Become Totally And Permanently Disabled

Pension Benefits...

may be payable upon application, if you are a Delphi employee at the time of application, you have been on a disability leave for at least one month, you have at least 10 years of credited service and you become totally and permanently disabled before age 65 (see page 57).

Survivor Benefits...

may be provided for your spouse under the
(1) Life and Disability Benefits Program, and/or
(2) Pension Plan, if you die while you are totally disabled. (See pages 65-74 for an explanation of survivor benefits.)

A Separation Payment May Be Provided Under The SUB Plan...

if you have one or more years of seniority and are totally and permanently disabled but do not have the years of credited service required for a disability pension. A SUB separation payment would be in addition to any extended disability benefits you may be eligible to receive under the Life and Disability Benefits Program. (See page 44 for the schedule of SUB separation payments.)

Personal Savings Plan Account May Be Distributed...

regardless of your age or seniority, if you are participating in this Plan. All assets in your account may be distributed in a lump sum.

Social Security Disability Insurance Benefits

If you become disabled before age 65, you may be eligible for disability insurance benefits from Social Security. Your nearest Social Security office can tell you if you qualify. To locate the nearest Social Security office, visit its website at www.ssa.gov or call 1-800-772-1213. Benefits may be payable after you have been disabled for five full calendar months.

The amount of Social Security benefits payable because of disability generally is in accordance with the schedule set forth on page 60 for benefits payable at age 65.

It is important for you to apply for Social Security Disability Insurance Benefits for these reasons:

- Failure to claim a Social Security disability award may result in a lesser Social Security old age benefit.
- Your dependents also may qualify for Social Security benefits.
- Your Social Security benefits may be increased annually to reflect cost-of-living increases.
- Social Security disability awards are given favorable federal tax treatment.
- You become eligible for Medicare after 24 months of Social Security Disability Insurance Benefits. Medicare can provide additional coverage (office visits for Traditional option enrollees for example). Also, if you become enrolled in Medicare Part B, you may become eligible for payment of a monthly Special Benefit under the Delphi Health Care Program (see page 28).
- If you are receiving Social Security Disability Insurance Benefits and return to work, you may be eligible to continue these benefits, in addition to your wages, for up to 12 months. You should contact your nearest Social Security office for additional information.

If you are receiving sickness and accident or extended disability benefits, you may be required to complete an authorization form which allows the Social Security Administration to inform Delphi of the status of your claim for Social Security Disability Insurance Benefits. If you fail to complete this authorization, your sickness and accident or extended disability benefits will be suspended until the completed authorization is received.

If You Are Laid Off

Supplemental Unemployment Benefit (SUB) Plan

In the event of layoff, the SUB Plan provides a very substantial level of income security to supplement any state unemployment compensation you receive. Under the SUB Plan you may receive the following benefits:

- **Regular SUBenefit** for a full week of layoff from Delphi;
- **Short Week Benefit** when you are laid off from Delphi for part of a week; and
- **Separation Payment** upon termination of employment because of layoff or total and permanent disability.

Regular SUBenefit — For A Full Week of Layoff From Delphi

Eligibility

You may be eligible for a regular SUBenefit for a full week of layoff if you have one or more years of seniority under the SUB Plan and are laid off due to:

- reduction in force;
- discontinuance of a plant or operation;
- temporary layoff; or
- being unable to do work offered by the plant but able to do other available work in the plant if you had more seniority.

To be eligible, you must receive a state system benefit such as state unemployment compensation (UC) or unemployment insurance (UI), or be denied such a benefit only for an acceptable reason under the SUB Plan.

While on Protected status, if you refuse an Area Hire job offer, you will be placed on layoff. While on layoff status, if you refuse an Area Hire job offer, you will cease to be on a qualifying layoff and will not be eligible for SUBenefits.

If you are laid off from Plant A, accept a job at Plant B and subsequently quit Plant B, or your employment at Plant B is terminated, for any reason other than to accept recall to Plant A, you will be ineligible for SUBenefits for the duration of your continuous layoff from Delphi.

You will not be eligible for a regular SUBenefit if your layoff was for disciplinary reasons or was a consequence of:

- any strike, slowdown, work stoppage, picketing or concerted action, at a Company plant or plants, or any dispute of any kind involving, generally, employees covered by this Plan;
- any fault attributable to you, the employee;
- sabotage (including arson) or insurrection; or
- any act of God, after the first two consecutive full weeks of layoff resulting from such cause for which regular SUBenefits are payable.

Generally, if you refuse a Delphi employment interview or job offer within your Area Hire area after your 4th full week of layoff, SUBenefit eligibility will be terminated until you return to work for Delphi. Refusal of such a job offer during the first 4 full weeks of layoff generally will disqualify you for SUB for one week. However, if such refusal results in denial of state unemployment compensation (UC) benefits for one or more weeks of layoff thereafter, you will either (1) be denied SUB for such weeks, or (2) have your payment limited to the maximum amount of \$175 per week.

Duration of Benefits

Subject to the SUB Maximum Financial Liability Cap, if you are laid off with at least one Year of Seniority as of your last day worked prior to a qualifying layoff, and are otherwise eligible:

- You may be laid off for a cumulative maximum of 42 weeks due to volume-related declines (including individual days of layoff) during the term of the 1999 Agreement. During this 42-week period, you will be paid SUBenefits as long as you satisfy all eligibility requirements under the SUB Plan. Following your 42nd week of volume-related layoff, you will be returned to the regular active employment roll or placed on Protected status.
- You may be laid off in excess of 42 weeks due to non-volume related reasons, and will be paid SUBenefits until the expiration of the 1999 Agreement, as long as you satisfy all eligibility requirements under the SUB Plan.

Application Requirements

To receive any Regular SUBenefit, you must file an application covering each week of layoff within 60 days after the end of the week, or within 60 days of a state UC redetermination or adjustment which provides a basis for eligibility for a SUBenefit. The application is to be filed using the voice response unit (VRU) at the Consolidated Income Security Administration (CISA) Center. You will need your state UC

monetary determination at the beginning of each UC benefit year, and your UC benefit check amount for each week, to provide the information to the VRU to process your SUBenefit application. The toll-free telephone number to apply for SUBenefits is 1-800-852-6000.

If a written application is required, you will be advised by a CISA benefit analyst and an application form will be provided to you.

For each week of layoff for which you apply, you must have reported to the state employment office (as required by the state) and provide to the CISA Center satisfactory evidence that you have received a state UC benefit, or be ineligible for a state UC benefit only for an acceptable reason under the SUB Plan.

If you are laid off from a Delphi location covered by an "AutoSUB" program, your application for a state UC benefit will be considered to be your SUBenefit application. The state UC agency will provide UC payment data to Delphi based upon your application. This information will be used to process your SUBenefit. As a result, no SUB application is required as long as you are receiving UC.

Amount of Regular SUBenefit

For full weeks of layoff, your regular SUBenefit is calculated on the basis of your weekly after-tax, or "take-home" pay, from Delphi when working full time. Your highest base hourly rate in the 13 weeks prior to layoff (52 weeks in a defined "plant closing" situation) will be used in this calculation. This "take-home" pay would be 40 hours' gross pay, less all federal, state, and local taxes as of your last week worked. If your marital status or dependent income tax withholding exemptions change during a period of layoff, promptly report this fact to the CISA Center. An adjustment will be made in your future regular SUBenefit payment amount.

The amount of your regular SUBenefit is an amount which, when added to the following, will equal 95% of your weekly after-tax pay, minus \$25.00 for work-related expenses not incurred:

- The amount of any state system benefit (UC, TRA, EUC, etc.) received or receivable, plus,
- Any Delphi pay (excluding call-in pay and Sunday earnings), plus
- Any earnings from another employer, or from the military, in excess of the greater of \$10 or 10% of such earnings.

The maximum regular SUBenefit of \$175 will apply any week for which you refused available Delphi work and for which you either (1) had exhausted your state UC benefits, or (2) were laid off UC because of such refusal, provided that you refused a job offer you had an option to return to under your local seniority agreement.

If you are serving a state UC "Waiting Week" while on a volume-related layoff, if otherwise eligible, you will be paid a regular SUBenefit for such "Waiting Week." The SUBenefit will be reduced for any estimated state UC benefit amount.

SAMPLE

An employee with a spouse and two children last works in April, 2000. The employee is laid off, with an hourly rate of \$21.89 (including cost-of-living allowance).

40 hours' gross pay	\$875.60
Less: federal, state and local taxes and FICA	-183.77 *
Weekly after-tax pay	\$691.83
95% of after-tax pay	\$657.24
Less: Work-related expenses not incurred	-25.00
Total income level for week	\$632.24

Based on the provisions of tax laws as of April 2000. Taxes in this example consist of federal and Michigan taxes, including City of Flint resident income tax.

The total income level for the week, of \$632.24, consists of a \$300.00 state UC benefit and a \$332.24 SUBenefit. The SUBenefit amount is subject to federal income tax withholding and, in certain areas, state and local withholding taxes. The SUBenefit amount also is subject to reduction by the amount of any outstanding debts owed to Delphi or the Trustee of any Delphi benefit plan or program.

Disability Benefits While Laid Off

If you become disabled while on a layoff, and your sickness and accident benefit coverage no longer is in force, your sickness and accident benefit coverage may be reinstated.

To qualify for reinstated sickness and accident benefits while on layoff, you must:

- submit satisfactory evidence on a claim form provided by Delphi for that purpose, certifying that you are disabled; (call the National Benefit Center at 1-800-734-0346)
- be insured for basic life insurance;
- be on a qualifying layoff; and
- be eligible for either a regular SUBenefit, or a Trade Readjustment Allowance benefit, or be employed by another employer immediately prior to becoming disabled.

You may receive up to 52 weeks of reinstated sickness and accident benefits. If you still are disabled after the period for which you are entitled to receive reinstated sickness and accident benefits, you may be eligible for monthly extended disability benefits, as described on page 37.

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Short Week Benefit — When Laid Off From Delphi for Part of a Week

Eligibility

You may be eligible for an automatic short week benefit for a week if:

- you had less than 40 hours of work or pay made available to you by Delphi;
- you were laid off at any time during the week for a qualifying reason, as described in the information provided under Regular SUBenefits on page 40 or you were ineligible for Delphi pay for (1) jury duty, (2) bereavement, or (3) short term National Guard duty, because you would have been on a qualifying layoff;
- you have one or more years of seniority as of the last day of the week (or have broken your seniority during the week only by reason of death or retirement under the Delphi Hourly Rate Employees Pension Plan); and
- you worked for Delphi during the week, or received from Delphi bereavement, jury duty, military or (under certain circumstances) holiday pay, for part of the week.

Overtime hours worked, or made available, during the week in excess of two hours will be excluded in the short week benefit calculation for such week, unless (1) such overtime was worked prior to layoff, or (2) notice of intent to work such overtime had been given prior to the layoff. Also excluded from a short week benefit calculation will be any overtime hours available to certain employees medically restricted as to the number of weekly and daily working hours.

Application Requirements

Automatic short week benefits will be paid to you, without application, in your regular paycheck for the week, or shortly thereafter.

If you do not receive an Automatic Short Week Benefit to which you believe you are entitled, you must file an application within 60 days after the date you normally would have received the benefit payment. SUB application forms are available from the CISA Center, P.O. Box 5078, Southfield, Michigan 48086-5078, or toll-free, 1-800-852-6000.

Amount of Short Week Benefits

Automatic short week benefits are payable at 80% of your straight-time pay (including cost-of-living allowance) for each hour less than 40 for which you (1) were not offered work, or (2) did not receive pay.

EXAMPLE:

An employee earning \$21.89 per hour (including cost-of-living allowance) worked 23 hours and received holiday pay for 8 additional hours (which were not worked) for a total of 31 hours. The employee is 9 hours short of 40 and was on a qualifying layoff during the week:

Monday	8 hours worked
Tuesday	6 hours worked (laid off for 2 hours, machine breakdown)
Wednesday	9 hours worked (1 hour overtime)
Thursday	0 hours worked (laid off because of parts shortage)
Friday	0 hours worked (holiday- no work but received
	8 hours holiday pay)
TOTAL	31

Therefore, the employee is entitled to an Automatic Short Week Benefit of 80% of 9 hours' pay, or \$157.61 (\$21.89 an hour x 9 hours x 80%).

Separation Payment — Upon Termination of Employment Due to Layoff or Total and Permanent Disability

Eligibility

You may be eligible for a Separation Payment if you have one or more years of seniority on the last day you are on the active employment roll, and:

- are laid off from Delphi for 12 or more continuous months, provided you have not refused a Delphi offer of work or broken your seniority within the first 12 months of layoff, or
- become totally and permanently disabled but are not eligible for a disability pension solely because you do not have sufficient years of credited service.

You must not have broken seniority as of the earliest date you may be eligible to apply for a Separation Payment.

Application Requirements

To be eligible, you must apply between 12 and 24 months (36 months if you have 10 or more years of seniority) after the first day of layoff, or at any time up to 24 months (36 months, if applicable) after the date you are determined by Delphi to be totally and permanently disabled (or, if you then are receiving extended disability benefits under the Life and Disability Benefits Program, within 30 days after the last month for which you are eligible for such benefit).

Cancellation of Seniority

If you receive a Separation Payment, (1) you no longer are a Delphi employee, and (2) your seniority is canceled at all Delphi plants.

Amount of Separation Payment

The amount of a Separation Payment is determined by multiplying your base hourly rate (including cost-of-living allowance) by the number of hours of pay, according to your years of seniority, as shown in the following table, less any SUBenefits paid to you for weeks following your last day worked.

The amount of a Separation Payment may be offset by such things as, but not limited to, the amount of any payment received, or receivable, under any other Delphi SUB plan, or under any Delphi plan or program to which Delphi has contributed, for layoff or separation from Delphi subsequent to the last day you worked for Delphi.

Separation Payment Table	
Years Of Seniority On Last Day On The Active Employment Roll	Number of Hours of Pay
1 but less than 2	50
2 but less than 3	70
3 but less than 4	100
4 but less than 5	135
5 but less than 6	170
6 but less than 7	210
7 but less than 8	255
8 but less than 9	300
9 but less than 10	350
10 but less than 11	400
11 but less than 12	455
12 but less than 13	510
13 but less than 14	570
14 but less than 15	630
15 but less than 16	700
16 but less than 17	770
17 but less than 18	840
18 but less than 19	920
19 but less than 20	1000
20 but less than 21	1085
21 but less than 22	1170
22 but less than 23	1260
23 but less than 24	1355
24 but less than 25	1455
25 but less than 26	1560
26 but less than 27	1665
27 but less than 28	1770
28 but less than 29	1875
29 but less than 30	1980
30 and over	2080

Allocation Period

If you are eligible to retire under the provisions of the Delphi Hourly-Rate Employees Pension Plan at the time you apply for a Separation Payment, you will not be eligible to commence such retirement until the end of an "Allocation Period." The length of the Allocation Period (in weeks) is determined by dividing the amount of your Separation Payment by one-half of your unreduced regular weekly SUBenefit amount applicable to the current period of layoff.

During the Allocation Period you will not be eligible to participate in Delphi health care coverages. COBRA or health care coverage conversion privileges may be available during the Allocation Period depending on your status prior to separation. If you retire following the Allocation Period, and are eligible for health care coverage in retirement, coverage will be reinstated based on the Health Care Program provisions in effect at that time.

SUB Plan Overpayments

Any SUB Plan overpayment must be repaid unless (1) the cumulative overpayment is \$3 or less, or (2) notice of the overpayment was not given to you within 60 days from the date the overpayment was established or created. Notification of overpayment time limits do not apply in any case of fraud or willful misrepresentation in applying for benefits under the Plan.

If you fail to promptly return the amount of the overpayment, a maximum of \$100 per week, but not more than 1/2 of your weekly SUBenefit or paycheck, will be deducted from your future SUBenefits or paychecks until the overpayment is recovered in full. No overpayment recovery limits apply in cases of fraud or willful misrepresentation.

Life and Disability Coverages for Employees on Layoff

Coverages may be continued for the following periods, after the month in which you last worked prior to layoff:

- For the first month, all basic life, extra accident and survivor income benefit insurance, as well as sickness and accident and extended disability benefit coverages in force, are continued with Delphi paying the full cost.
- After the first month, basic life, extra accident and survivor income benefit insurance coverages are continued at no cost to you, if you are on a qualified layoff, for up to 12 months (24 months, if you have 10 or more years of seniority). The period these coverages will be continued without cost to you is based on your years of seniority, as shown in the table below.
- After the period of Delphi-paid continuation described above, you may continue basic life, extra accident and survivor income benefit insurance coverages up to an additional 12 months of layoff, while your seniority remains unbroken, by making the required monthly contribution.

Years of Seniority as of Last Day Worked Prior to Layoff	Maximum Number of Months of Corporation-Paid Continuation
Less than 1	0
1 but less than 2	4
2 but less than 3	6
3 but less than 4	8
4 but less than 5	10
5 but less than 10	12
10 and over	24

If you are placed on layoff immediately upon your return to work from a disability leave of absence, the day you return from such leave will be deemed to be the day you last worked prior to layoff. However, only those life and disability coverages in force on your last day at work prior to your disability leave can be continued.

If you are recalled from permanent layoff, and are again laid off prior to becoming eligible for sickness and accident and extended disability benefit coverages, these coverages may not be continued, as described on page 45. In such case, the number of months that basic life, extra accident, and survivor income benefit insurance coverages are continued following layoff will be equal to the number of months remaining to you (as of the last day of the month immediately preceding the date you return to work) plus two additional months, provided at Corporation cost. If eligible to continue, you must pay the required monthly contributions to continue any optional life and dependent life insurance.

Personal accident insurance may be continued during layoff whether or not basic life insurance remains in effect, provided you make the required contributions. The maximum period that coverage may be continued after the month in which you last worked prior to layoff is based on your years of seniority as of your last day worked as shown in the table below.

Years of Seniority as of Last Day Worked Prior to Layoff	Maximum Number of Months for Which Personal Accident Insurance Can Be Continued
Less than 1	0
1 but less than 2	16
2 but less than 3	18
3 but less than 4	20
4 but less than 5	22
5 but less than 10	24
10 and over	36

Health Care Continuation for Laid Off Employees

If you are laid off, your coverage as an active employee ceases at the end of the month in which you last are in active service, as defined under the Health Care Program.

Thereafter, generally you are entitled to a number of months of Corporation contributions for health care coverages, **except dental**, based upon your seniority at the time of layoff, as shown in the chart below.

After the period of Corporation contributions shown on the chart, you may continue all health care coverages, **except dental**, on a self-paid basis, up to 12 additional months while your seniority remains unbroken.

The information above does not apply if you **return to work from permanent layoff and are laid off again or become disabled before receiving earnings for 12 pay periods** during a calendar year. In such a case, you will be entitled to whatever continuation months you had remaining as of the end of the month prior to your return to work, plus two additional months of Corporation contributions.

Years of Seniority as of Last Day Worked Prior to Layoff	Maximum Number of Months of Corporation Contributions For Health Care (Other than Dental)
Less than 1	1
1 but less than 2	4
2 but less than 3	6
3 but less than 4	8
4 but less than 5	10
5 but less than 10	13
10 and over	25

If you are placed on layoff from disability leave of absence or military leave of absence, the date you report for return from such leave and are placed on layoff will be deemed to be the last day worked prior to layoff, for the purposes of determining continuation. However, only those health care coverages, other than Dental, which were in force as of your actual last day worked can be continued.

Following your layoff, you automatically will be sent a notice explaining your health care continuation rights under (1) the Delphi Health Care Program and (2) COBRA.

Guaranteed Income Stream (GIS) Program

The GIS Program is "designed to promote employment stability and avoid layoffs." The GIS Program encourages Delphi to place a high priority on making jobs available to long-service employees who are on indefinite layoff. The GIS Program also requires that Delphi provide benefits to eligible employees until employment is made available to them. Under the GIS Program, you may receive the following benefits:

- **GIS Income Benefit** for each full week of layoff after you have exhausted all SUB Plan entitlement;
- **GIS Health Care and Life Insurance Coverages**, including supplemental hospital, surgical, and medical coverage and life insurance; and
- **GIS Redemption Payment**, if offered by Delphi, instead of future GIS benefits.

Eligibility for GIS Benefits

You may be eligible for GIS benefits if you are laid off under any seniority layoff provisions (except inverse) due to:

- reduction in force;
- discontinuance of an operation or facility; or
- your inability to do the work offered by the plant, although you are able to do other work in the plant if you had more seniority.

You will not be eligible if your layoff is for disciplinary reasons or is a consequence of:

- any strike, slowdown, work stoppage, picketing or any labor dispute of any kind involving employees;
- any fault attributable to you, the employee; or
- any war, hostile act of a foreign power, sabotage, insurrection or any act of God.

To be eligible for GIS benefits you must have 10 or more years of seniority as of your last day worked prior to a qualifying layoff.

Generally, you will not be eligible for any GIS benefits, if at any time after being informed of a layoff you (1) refuse or fail to appear for a Delphi job interview, (2) refuse a Delphi job offer that you have no right to refuse under your local seniority agreement, or (3) refuse a job offer from a Delphi facility in the same Area Hire area as the facility from which you are laid off.

Also, you must not have broken seniority during continuous layoff from Delphi unless under the time-for-time provisions of the collective bargaining agreement.

GIS Benefit Application Requirements

To receive a benefit you must file an application covering each full week of layoff within 60 days after the end of that week. GIS benefit application forms are available by mail from the Consolidated Income Security Administration (CISA) Center at:

GIS Administrator
CISA Center
P.O. Box 5078
Southfield, Michigan 48086-5078

For each full week of layoff for which you apply, you must:

- be on a qualified layoff;
- have exhausted all layoff benefit entitlement under any other Delphi Plan or Program;
- either be working for another employer, be able and available for work under the Public Employment Service definition, be participating in an approved vocational training program, or be wholly and continuously disabled for more than one week and under a doctor's care (GIS eligibility ceases when T&PD pension eligibility begins or after you have been paid a cumulative total of 52 weekly GIS benefits by reason of disability);
- be actively registered for work with the applicable Public Employment Service, except when eligible while disabled under the GIS Program;
- report on a timely basis any income and insurance coverages from other sources, statutory benefits and changes in employment status; and
- accept suitable employment with another employer as arranged by Delphi, an agent of Delphi or by the Public Employment Service.

Amount of GIS Benefit

Your GIS benefit level is calculated on the basis of your highest weekly, 40 hour, before-tax, straight-time earnings (including cost-of-living allowance) during the 13 weeks prior to layoff (52 weeks in a plant closing situation).

If you had 10 but less than 16 years of seniority as of your last day worked, your GIS benefit level will be 50% of your weekly earnings. If you had 16 or more years of seniority as of your last day worked, your benefit level will be 50% of your weekly earnings, plus 1% more for each full year of seniority in excess of 15. The maximum GIS benefit level is the lesser of (1) 75% of your weekly earnings, (2) the amount of your regular SUBenefit level; or (3) the weekly equivalent of any Mutual, "30 and out", or Total and Permanent Disability Retirement benefit you are otherwise eligible to receive.

If you become disabled, your benefit amount will be based upon the lesser of your (1) weekly S&A benefit rate, or (2) GIS benefit level.

Your GIS benefit will be reduced by such things as:

- the amount of any applicable statutory benefits except social security old age or disability benefits;
- the amount of any termination and supplemental unemployment benefit pay;
- 80% of income from other sources; and
- any outstanding debts owed to Delphi, or to the Trustees of any Delphi benefit plan or program.

EXAMPLE

- An employee is laid off with 18 years of seniority and an hourly rate of \$21.89 (including cost-of-living allowance).
- This employee's GIS benefit level is the smaller of (1) 53% of weekly before-tax pay ($\$21.89 \times 40 \text{ hrs.} = \$875.60 \times 53\% = \$464.07$), or (2) the employee's regular SUBenefit level of \$632.24. In this example, the GIS benefit level is \$464.07.
- In the event of disability, this employee could be eligible for a cumulative total of 52 weeks of GIS benefits, payable at the lesser of the employee's (1) GIS benefit level (determined above), or (2) weekly S&A rate of \$525.00. In this example, the weekly amount payable during such disability would be \$464.07.

GIS Health Care and Life Insurance Coverages

GIS Health Care and Life Insurance coverages for eligible employees become available when Corporation-paid coverages provided under the Health Care and Life and Disability Benefits Programs cease during layoff (see pages 45 - 47). GIS Health Care and Life Insurance coverages cease when your eligibility for GIS benefits is terminated. These coverages generally will be suspended when your eligibility for GIS benefits is suspended. Under certain circumstances, however, you may continue these coverages by paying the required contributions. Following your layoff, you automatically will be sent a notice explaining your continuance privileges.

GIS Health Care and Life Insurance Coverages Include...

- If laid off prior to October 25, 1999, Corporation-paid hospital, surgical and medical coverage, which is **supplementary to any other health care coverage for which you or your dependents may be eligible**, and for which you do not pay more than one-half the cost. GIS Health Care coverage does not include dental, vision, prescription drug, or hearing aid coverage.
- If laid off on or after October 25, 1999, GIS Health Care coverage includes Corporation-paid hospital, surgical, medical, vision, prescription drug and hearing aid coverage, which is **supplementary to any other health care coverage for which you or your dependents may be eligible**, and for which you do not pay more than one half the cost. GIS Health Care does not include dental coverage.

When Corporation contributions for coverages under the regular Delphi Health Care Program cease, you will have three choices, as follows: (1) Corporation-paid GIS coverage only; (2) GIS coverage plus up to 12 months of self-paid continuation of prescription drug, hearing aid and vision coverages (if laid off prior to October 25, 1999); or (3) full self-paid continuation in the regular Delphi Health Care Program for 12 months.

- Corporation-paid life insurance equal to \$16,000

GIS Redemption Payment

If you are eligible for GIS benefits, you may elect to receive a GIS Redemption Payment, if made available by Delphi, in lieu of any future GIS benefits. A GIS Redemption Payment will be payable automatically if you receive a Separation Payment under the SUB Plan.

To Qualify You Must...

- make application for a Redemption Payment within 60 months of the start of your layoff, and be able and available for work, or be working for another employer at the time of application; and
- be otherwise eligible for GIS benefits.

Your GIS Redemption Payment will be \$5,000, reduced by such items as, (1) GIS benefits received and (2) remaining debts you may owe to Delphi or to the Trustees of any Delphi benefit plan or program. Receipt of a GIS Redemption Payment cancels your future GIS eligibility, unless you return to Delphi and work an additional 15 years.

Your seniority rights are not affected by receipt of a Redemption Payment.

Allocation Period

If you are eligible to retire under the provisions of the Delphi Hourly-Rate Employees Pension Plan at the time you apply for a Redemption Payment, you will not be eligible to commence such retirement until the end of an "Allocation Period." The length of the Allocation Period (in weeks) is determined by dividing the amount of your Redemption Payment by one-half of your unreduced weekly GIS Income Benefit amount applicable to the current period of layoff.

During the Allocation Period you will not be eligible to participate in Delphi health care coverages. If you retire following the Allocation Period, and are eligible for health care coverage in retirement, coverage will be reinstated based on the Health Care Program provisions in effect at that time.

Termination of Your GIS Benefits

Your eligibility for all GIS benefits will terminate permanently (even though you may not have applied for, or have not yet become eligible to receive, GIS benefits) upon the earliest of your:

- death;
- retirement, except for a disability retirement wherein Delphi determines you have recovered, retirement benefits are no longer payable and you do not return to work at Delphi;
- acceptance of a GIS Redemption Payment;
- loss of years of seniority, except under the time-for-time provisions of the collective bargaining agreement;
- refusal to apply for statutory benefits that could, or would, offset GIS benefits, if Delphi requests that you do so;
- failure to file an application for Delphi employment, in accordance with the applicable collective bargaining agreement provisions;
- failure to report, within 60 days, required information that would offset GIS benefits; or
- refusal of, or failure to appear for, a Delphi job interview (except for good cause), or refusal to accept a job offer at any Delphi facility in the same Area Hire area as the facility from which you were laid off.

Suspension of Your GIS Benefits

Your eligibility for GIS benefits will be suspended (even though you may not have applied for, or have not yet become eligible to receive, GIS benefits) if with respect to "non-Delphi" employment within 50 miles of your address of record, or the Company facility where you last worked, you:

- refuse, or fail to appear for, an employment interview (unless for good cause) or fail to accept an offer of "suitable employment" if referred by Delphi, an agent of Delphi or a Public Employment Service, unless the new job is expected to pay less than 120% of your existing weekly income from any current employment;
- terminate "suitable employment" arranged for by Delphi, its agent or the Public Employment Service for any reason over which you have some degree of control;
- cease to work for any reason prior to working full-time for 13 consecutive weeks, if such employment resulted in the reinstatement of suspended GIS benefits;
- cease to work because of a strike or personal leave, for more than one week; or
- exhaust your cumulative 52-week period of eligibility for GIS benefits by reason of disability, and subsequently become unavailable for work due to any illness, injury or disability. In this situation, however, your GIS Health Care and Life Insurance coverages would continue.

If your GIS benefits are suspended for reasons other than disability, you must obtain other full-time employment before you again can be eligible for GIS benefits. GIS Health Care and Life Insurance coverages may be continued, at your expense, during such suspension period.

GIS Benefit Overpayments

Any GIS benefit overpayment must be repaid, unless:

- (a) the cumulative overpayment is \$3 or less, or
- (b) the overpayment was caused by Delphi error and notice of the overpayment was not given to you within one year of the date the overpayment was created.

If you fail to repay any GIS overpayment within 30 days of notification, your future GIS benefits will be reduced. If GIS benefits are not payable, and the overpayment is not repaid, GIS Health Care and Life Insurance coverages will be suspended 90 days following notification to you. Delphi maintains the right to make deductions for overpayments from any present or future amounts which are, or may become, payable to you.

When You Retire

Eligibility

You are eligible to participate in the Delphi Hourly-Rate Employees Pension Plan (the Pension Plan) when you acquire seniority. The Pension Plan provides certain monthly pension benefits when you retire with ten or more years of credited service. Monthly pension benefits also are payable when you retire at age 65, or older.

Normal retirement age is age 65.

Early voluntary retirement may be as early as age 60 and prior to age 65 with 10 or more years of credited service. Or it can be as early as age 55 and prior to age 60, if your years of credited service and age total 85 or more. You may retire at any age if you have 30 or more years of credited service.

Mutually satisfactory retirement may be as early as age 55 (age 50 in the closing of a "remote" plant or under a negotiated special separation program) and prior to age 65 with 10 or more years of credited service, if you are otherwise eligible, have not worked at another Delphi location and meet all other required Standards.

Total and Permanent Disability retirement may be at any age prior to age 65 with 10 or more years of credited service if you become totally and permanently disabled (see page 57).

Pension Plan lifetime benefits are payable in addition to any Social Security benefits (see page 60) you may receive. References to Social Security in this booklet are based on the Social Security provisions in effect on January 1, 2000.

Retirement at Age 62 or Later

Your monthly basic (lifetime) pension benefit is determined by your basic benefit rate times your years of credited service.

Your basic benefit rate depends on your benefit class code (Schedule I) and your retirement date (Schedule II), as shown on page 53.

Schedule I

	For Job Classifications Having a Maximum Base Hourly Rate of	Benefit Class Code
On or after September 14, 1999 but prior to September 20, 1999	Less than \$20.17	A
	\$20.17 but less than \$20.41	B
	\$20.41 but less than \$21.43	C
	\$21.43 and over	D
On or after September 20, 1999 but prior to September 18, 2000	Less than \$21.63	A
	\$21.63 but less than \$21.87	B
	\$21.87 but less than \$22.92	C
	\$22.92 and over	D
On or after September 18, 2000 but prior to September 17, 2001	Less than \$22.28	A
	\$22.28 but less than \$22.53	B
	\$22.53 but less than \$23.61	C
	\$23.61 and over	D
On or after September 17, 2001 but prior to September 16, 2002	Less than \$22.95	A
	\$22.95 but less than \$23.21	B
	\$23.21 but less than \$24.32	C
	\$24.32 and over	D
On or after September 16, 2002	Less than \$23.64	A
	\$23.64 but less than \$23.91	B
	\$23.91 but less than \$25.05	C
	\$25.05 and over	D

Schedule II

Retires With Benefits Payable Commencing	Benefit Class Code	Basic Benefit Rate Per Year of Credited Service For Months Commencing			
		10-1-99 through 9-1-00	10-1-00 through 9-1-01	10-1-01 through 9-1-02	10-1-02 and After
October 1, 1999 and After	A	\$ 40.80	\$ 42.50	\$ 44.50	\$ 46.70
	B	41.05	42.75	44.75	46.95
	C	41.30	43.00	45.00	47.20
	D	41.55	43.25	45.25	47.45

For example, an assembler (Benefit Class Code A) with 30 years of credited service who retires June 1, 2001, at age 62, would receive a monthly basic benefit as follows:

Basic benefit rate	\$42.50
Years of credited service	<u>x 30</u>
Monthly basic benefit	\$1,275.00

In addition, a Special Benefit, as described on page 28, may be payable monthly after age 65, or earlier, while you are enrolled in Medicare Part B.

After-Retirement Increases In Basic Benefit Rates

If your retirement date was on or after October 1, 1999, your monthly basic benefit rate may be increased periodically after your retirement. The dates and amounts of these increases are shown in the following table and are included in Schedule II.

Date and Amount of Increase in Monthly Basic Benefit Rate Per Year of Credited Service		
10-1-00	10-1-01	10-1-02
\$ 1.70	\$ 2.00	\$ 2.20

For example, the \$1,224.00 monthly basic benefit of an assembler with 30 years of credited service who retired April 1, 2000, would increase by \$177.00 (\$5.90 x 30), to \$ 1,401.00 (\$1,224.00 + \$177.00), by October 1, 2002.

Early Voluntary Retirement — Prior to Age 62

If You Have 30 or More Years of Credited Service

Until age 62 and one month, your monthly basic benefit amount will be reduced for age. The reduced basic benefit will be supplemented, so that you will have a total monthly benefit amount as shown in the following table:

Retires With Benefits Payable Commencing	Total Monthly Benefit Rate For Determining Monthly Early Retirement Supplement Prior to Age 62 and One Month For Retirements With 30 or More Years of Credited Service			
	10-1-99 through 9-1-00	10-1-00 through 9-1-01	10-1-01 through 9-1-02	10-1-02 and After
October 1, 1999 and After	\$ 2,380	\$ 2,480	\$ 2,600	\$ 2,730

After-Retirement Increases In Total Monthly Benefit Amount

If you retired on or after October 1, 1999, your total monthly benefit amount may be increased periodically after your retirement with 30 or more years of credited service. The dates and amounts of these increases are shown in the following table and are included in the table immediately above:

Date and Amount of Increase in Monthly Benefit Amount		
10-1-00	10-1-01	10-1-02
\$ 100.00	\$ 120.00	\$ 130.00

After age 62 and one month, the early retirement supplement will cease and monthly basic benefits, as described on page 53, no longer will be reduced because of your age at retirement. If you retire prior to age 62 and were born in the years 1938 through September 14, 1941, an early retirement supplement will continue until the month prior to the month in which you would be eligible for a Social Security benefit of 80% of the unreduced Social Security benefit amount (80% date). In addition, a Special Benefit, as described on page 28, may be payable monthly after you attain age 65, or earlier, while you are enrolled in Medicare Part B.

As early as age 62, you also may apply for reduced Social Security old age benefits.

If You Have Less Than 30 Years of Credited Service

If you retire voluntarily before age 62 and one month with less than 30 years of credited service, you will receive monthly basic benefits, as described on page 53. This basic benefit amount will be reduced for age at retirement. In addition, you will receive a monthly "interim" supplement, payable until age 62 and one month. If you retire prior to age 62 and were born in the years 1938 through September 14, 1941, the interim supplement will continue until the month prior to the month in which you would be eligible for a Social Security benefit of 80% of the unreduced Social Security benefit amount (80% date). The amount of this supplement is based on your age at retirement, as follows:

Age at Retirement	Monthly Amount * and Effective Date of Interim Supplement Payable Prior to Age 62 and One Month for Each Year of Credited Service			
	Retires with Benefits Payable Commencing on or After October 1, 1999			
	10-1-1999 through 9-1-00	10-1-00 through 9-1-01	10-1-01 through 9-1-02	10-1-02 and After
	\$	\$	\$	\$
55	17.10	17.80	18.65	19.55
56	20.15	21.00	22.00	23.10
57	24.40	25.40	26.60	27.90
58	28.55	29.75	31.15	32.70
59	31.90	33.20	34.75	36.50
60	36.90	38.45	40.25	42.25
61	36.90	38.45	40.25	42.25

* Prorated for intermediate ages computed on the basis of the number of complete calendar months by which you are under the age you will attain on your next birthday.

After age 62 and one month, you will continue to receive a monthly basic benefit reduced for age, if your age and credited service at retirement total less than 85. If your age and credited service at retirement total 85 or more, you will receive at age 62 and one month a monthly basic benefit unreduced because of your age at retirement. You also may apply for reduced Social Security old age benefits as early as age 62.

If you retire under any type of retirement after age 62 with less than 30 years of credited service, you will receive a monthly basic benefit, as described on page 53. You also may be eligible to receive reduced Social Security old age benefits immediately upon your retirement. In addition, a Special Benefit, as described on page 28, may be payable monthly after you attain age 65, or earlier, while you are enrolled in Medicare Part B.

"Early Retirement" and "Interim" Supplements — Limitations

If you retire voluntarily and become eligible for a Social Security Disability Insurance Benefit (SSDIB), your monthly supplement will be reduced by the temporary benefit amount in effect at the time of your SSDIB award.

This temporary benefit amount will be computed the same as for retirement under mutually satisfactory conditions, as described below.

Mutually Satisfactory Retirement and Temporary Benefits

You may be eligible for a mutually satisfactory retirement as early as age 55 (age 50 in the event of a closing of a Delphi plant in an area where no other Delphi plant is located), if you are otherwise eligible and meet all the required standards in the Plan. In such event, you will receive a monthly basic benefit as described on page 53.

In addition, a Special Benefit, as described on page 28, may be payable monthly after you attain age 65, or earlier, while you are enrolled in Medicare Part B.

In addition, you may receive a monthly temporary benefit until you reach age 62 and one month (if retired prior to age 62 and born in the years 1938 through September 14, 1941, the temporary benefit will continue until the month prior to the month in which you would be eligible for a Social Security benefit of 80% of the unreduced Social Security benefit amount (80% date)) or, if earlier, until you become eligible for a Social Security Disability Insurance Benefit.

The amount of your monthly temporary benefit will be based on your years of credited service, up to 30, and your retirement date, as shown in the chart on this page.

If you retire with 30 or more years of credited service, you also could receive a monthly early retirement supplement, payable until age 62 and one month. The total monthly benefit amount, including the temporary benefit, is shown on page 54.

Retires With Benefits Payable Commencing	Monthly Temporary Benefit Amount	
	Per Year of Credited Service	Maximum
October 1, 1999 Through September 1, 2000	\$ 38.85	\$ 1,165.50
October 1, 2000 Through September 1, 2001	40.45	1,213.50
October 1, 2001 Through September 1, 2002	42.35	1,270.50
October 1, 2002 and After	44.45	1,333.50

Total and Permanent Disability Retirement

You may be eligible, upon application, for a monthly disability pension benefit. To be eligible, you (1) need to be currently employed with at least 10 years of credited service, (2) must become totally and permanently disabled before age 65, and (3) must have been on a disability leave for at least one month, except that effective October 1, 1999, (a) in the case of an occupational injury or disease incurred in the course of employment with the Corporation resulting in death, neither the one-month period nor the leave of absence requirement shall apply, and (b) in the case of a terminal condition as such term is used and qualified in this paragraph, the one-month period shall not apply. If you become eligible, this benefit will cease if, prior to age 65, you (1) recover from total and permanent disability, or (2) become gainfully employed for purposes other than rehabilitation.

Your monthly basic pension benefit rate will be the same as if you had retired at or after age 62, as shown on page 53. Your rate will be multiplied by your credited service at the time of your disability retirement. In addition, if Social Security determines that you are not eligible for disability benefits under the Social Security Act, you may receive an additional temporary benefit from Delphi each month.

This monthly temporary benefit will be computed the same as for retirement under mutually satisfactory conditions, as previously described. The temporary benefit is payable to age 62 and one month, (if retired prior to age 62 and born in the years 1938 through September 14, 1941, the temporary benefit will continue until the month prior to the month in which you would be eligible for a Social Security benefit of 80% of the unreduced Social Security benefit amount (80% date)) or, if earlier, to the age you become eligible for Social Security Disability Insurance Benefits.

If you have 30 or more years of credited service and are under age 62, you also may be eligible to receive a monthly early retirement supplement, payable to age 62 and one month (see page 54). If you retire prior to age 62 and were born in the years 1938 through September 14, 1941, an early retirement supplement will continue until the month prior to the month in which you would be eligible for a Social Security benefit of 80% of the unreduced Social Security benefit amount (80% date). In addition, a Special Benefit, as described on page 28, may be payable monthly after you attain age 65, or, earlier, while you are enrolled in Medicare Part B.

Upon attaining age 65, a disability retirement will be reclassified to a normal retirement.

Payment of Supplements Beyond Age 62

Effective October 1, 1999, the Pension Plan provides that certain hourly employees who retired or will retire prior to age 62 and who receive an early retirement or interim supplement, or temporary benefit, will have such benefit extended until the month prior to the month in which the retiree can receive 80% of the unreduced Social Security benefit amount (the 80% date). Retirees impacted by this change are those born in 1938, 1939, 1940 and those born in 1941 prior to September 15, 1941. For example, under current Social Security law, retirees who were born in 1938 no longer may receive 80% of the full Social Security benefit at age 62.

Entitlement to the 80% Social Security benefit level has been delayed by Social Security two additional months beyond the previous age 62 eligibility date. While a person born in 1938 may still collect Social Security benefits at the earliest eligibility age of 62, the payment will be at 79.2% of the full Social Security benefit and remain at that level for life.

To determine whether you should elect to commence your Social Security benefit at a reduced level or 80% level is strictly a personal decision and in no way impacts your entitlement to a Delphi supplement or temporary benefit. If you elect to receive your Social Security benefit at less than the 80% level, Delphi will nonetheless continue to pay you any supplement or temporary benefit to which you are entitled. This means that you could receive a Social Security benefit and a supplement or temporary benefit at the same time.

Anyone retiring on or after October 1, 1999 will receive annual increases in their early retirement supplement or interim supplement over the life of the 1999 labor agreement.

Credited Service

Any calendar year in which you have 1,700 or more paid hours will count as a full year of credited service. Holiday pay, jury duty pay, bereavement pay and vacation pay are included in paid hours. If you have less than 1,700 paid hours, you will receive proportionate credit, to the nearest 1/10 of a year, based on your paid hours.

In figuring your credited service, hours at premium pay are considered as straight-time hours.

If you are on an approved military leave, or on a disability leave and receive workers' compensation, you may receive credited service for such absence.

If you were on layoff during 1951 through 1967, during 1974 through 1976, or during 1979 through 1985, upon application you may receive credited service for all, or part, of such layoff.

The amount of credited service you will receive will depend on your years of seniority as of January 1, 1968, December 10, 1973, October 1, 1979, October 1, 1984, October 1, 1993, October 1, 1996 or October 1, 1999, as may be applicable.

Commencing with the calendar year 1968, you are eligible for credited service for each calendar week of sick leave or layoff in a year during which you receive pay for 170 or more hours. After 1970, up to 1,530 hours may be credited for a sick leave or layoff, which continues into the following year. An employee placed on layoff on or after March 1, 1982, with 10 or more years of seniority, may be credited with up to 1,700 additional hours for the period of continuous absence due to the layoff.

Effective October 1, 1996, "seniority" means the longest unbroken plant seniority or corporate seniority, if greater.

If you are on leave from work, on or after October 1, 1993, for reasons established under the Family and Medical Leave Act of 1993, your absence may be counted to prevent a break in "service."

For retirement with benefits payable commencing on or after October 1, 1999, your credited service prior to January 1, 1966 will equal the greater of your (1) seniority, or (2) credited service, on December 31, 1965.

Foundry/Asbestos Service

An employee with seniority on or after October 1, 1999, who at retirement has more than 10 years of credited service accrued on certain job classifications in foundry or asbestos operations, at designated Delphi or GM locations where the employee formerly worked, will receive additional credited service.

Annual Statement

Each year you will be given a statement showing your:

- Credited service under the Pension Plan for the preceding calendar year; and
- Total credited service up to the end of the preceding calendar year.

If you have any questions concerning the amount of your credited service, as shown on the statement, you should contact the Pension Administration Center (PAC) at 1-800-659-2000.

Loss of Credited Service

You will lose all credited service under the Pension Plan if you quit, are discharged, or break seniority for any other reason. However, if you have worked one hour on or after January 1, 1989, and you have 5 or more years of credited service, your pension benefits are vested (see page 79). If you are re-employed by Delphi and reacquire seniority, your credited service will be reinstated. If you have prior credited service, which has not been reinstated, you should contact the PAC at 1-800-659-2000.

Alternate "Service" to Determine Vested Pension

If you break seniority before age 65 and have less than 5 years of credited service, but have 5 years of "service", as determined below, you would be eligible for a vested pension benefit. For example, if you have only 4 years of credited service, but have 5 years of "service", the 5 years' "service" would provide you a vested pension benefit. However, the monthly benefit amount would be based on 4 years of credited service.

You first become eligible to be covered for the "service" provision when you (1) attain age 21, or (2) complete 1 year of "service", whichever is later. You receive 1 year of "service" when you complete 750 hours of "service" in a 12 consecutive month period, beginning with your employment date. You complete an hour of "service" for each hour for which you are paid by Delphi for working, or for having been entitled to work.

No "service" is granted for any (1) period of employment prior to age 18, or (2) year in which you are paid by Delphi for working less than 750 hours.

A 1-year break in "service" will occur if you do not complete 375 hours of "service" in any 12 consecutive month period. Hours paid for vacation and sickness or disability, which are not worked, may be counted to prevent a break in "service". In addition, certain periods of absence because of pregnancy, childbirth, adoption or child care immediately following birth or placement of a child related to adoption, may be counted after October 1, 1985, to prevent a break in "service". You will lose your years of "service" if the number of consecutive 1-year breaks equals, or exceeds, the greater of (1) the aggregate years of "service" you had before such break, or (2) 5 years.

Providing Benefits for Surviving Spouse in the Event of Your Death After Retirement

After retirement, an automatic monthly benefit for your surviving spouse will be provided in the event of your death. Survivor benefits will not, however, be payable unless (1) you have been married to your spouse for one year, and (2) you and your spouse both are living on the date the coverage otherwise would be effective. You will have the surviving spouse coverage at retirement unless you reject it. See pages 65 through 69 for more information.

An employee separated with deferred vested benefits has automatic surviving spouse protection at commencement of vested benefits. See page 66 for details of this surviving spouse coverage.

If you retire due to total and permanent disability before age 55 with less than 30 years of credited service, you will have an actuarially determined 50% joint and survivor coverage for your spouse. See page 68 for more information.

These survivor benefits can be rejected by a married employee only with the written consent of the spouse, witnessed by a notary public, during the 90 days prior to their effective date.

If survivor coverage is rejected, it will not be available in the future, and, if you predecease your spouse, your spouse will not receive any surviving spouse benefits.

Workers' Compensation Offset

Workers' compensation benefits paid to retired employees may be deducted from Delphi pension benefits otherwise payable. No such deduction will be made where workers' compensation payments are paid under a claim filed within two years after breaking seniority.

Application for Pension

You may apply for pension benefits by contacting the Pension Administration Center (PAC) at the following phone number: 1-800-659-2000.

The employee should apply for retirement a minimum of 60 days in advance of the desired retirement date. To insure a timely payment, the employee should return the completed retirement package to the Pension Center at least 30 days prior to the retirement date.

Social Security

Social Security benefits are in addition to your Delphi lifetime pension benefits. You and Delphi contribute equally to the cost of your Social Security benefits. Your share of the cost is deducted from your pay. Social Security old age benefits may begin as early as age 62 in a permanently reduced amount. For employees who become age 65 prior to the year 2003, benefits are payable in full if they begin at, or after, age 65.

Social Security Disability Insurance Benefits can begin at any age.

Your spouse's Social Security benefit at age 65 generally will be equal to one-half of your unreduced Social Security benefit, unless your spouse is eligible for a higher benefit based on your spouse's earnings. Your spouse may receive a permanently reduced benefit commencing as early as age 62 (age 60 if your spouse is a widow or widower).

The table shown below may help you estimate your monthly Social Security benefit. The table is based on the Social Security provisions in effect on January 1, 2000.

Estimated Monthly Social Security Old Age Benefits For Retirement In 2000 And Social Security Commences When You and Your Spouse Are						
If You Retire At Age:	Age 65			Age 62		
	Retiree	Spouse	Total	Retiree	Spouse	Total
65	\$1,433	\$717	\$2,150	—	—	—
62	1,551	773	2,324	\$1,241	\$581	\$1,822
60	1,515	751	2,266	1,214	568	1,782
55	1,439	707	2,146	1,157	540	1,697

NOTE: Amounts are rounded to the nearest dollar. In all instances, you and your spouse are assumed to be the same age. You and your spouse may receive lower benefits from Social Security than those shown above if you earned less than the maximum wages subject to Social Security taxes. These amounts are based on assumptions which were reasonable at the time estimates were made. Social Security benefits actually payable reflect individual and national average earnings, as well as fluctuations in the consumer price index. Therefore, before retiring, you should obtain an estimate from your local Social Security office, based on your personal earnings history.

Life Insurance and Health Care Coverages

In most cases, when you are retired from active service and are receiving benefits under the Pension Plan (except deferred vested benefits), your basic life and extra accident insurance, as well as your health care coverages, will be continued consistent with Program provisions. If your health care coverage was cancelled while you were on layoff or leave of absence, such coverage may be reinstated. If your basic life insurance was cancelled while you were on a layoff or leave of absence, such coverage may be reinstated, if you retire prior to age 65 for reasons other than total and permanent disability. Your basic life insurance will be subject to the plan provisions in effect at the time of your retirement. Additionally, if you are enrolled for coverage under Medicare Part B you will be eligible to receive a Special Benefit (see page 28).

However, you will be required to pay the full cost of health care coverage, should you decide to continue it, if you were hired on or after November 18, 1996 and retire with less than 10 years of credited service.

Extra accident insurance ceases when you reach age 65. Survivor income benefit insurance ceases when you retire. However, survivor income benefit insurance is continued to age 65 for retirees receiving total and permanent disability benefits under the Pension Plan.

Optional and/or dependent life insurance in force when you retire may be continued, provided (1) your basic life insurance remains in force, and (2) you pay the required monthly contributions.

Personal accident insurance in force when you retire may be continued provided you pay the required contributions. However, if you are insured for an amount greater than \$150,000, such amount shall be automatically reduced to \$150,000 on the effective date of your retirement. Additionally, personal accident insurance in force for a dependent family member also will automatically reduce as may be appropriate. Personal accident insurance may be continued during retirement whether or not basic life insurance is in effect.

In The Event Of Death

Life and Disability Benefit Program Coverages

Basic life, optional life, dependent life, personal accident, extra accident and survivor income benefit insurance coverages begin on the first day of the month following the month in which your employment commences. If you are not at work on the day your coverages otherwise would begin, these coverages begin the day you return to active work.

If You Die Before Age 65...

your beneficiary will receive the basic life insurance benefit (less any Accelerated Benefits Option payment) shown on page 69. You may name anyone you wish as your beneficiary. You may change your beneficiary at any time by completing a new beneficiary designation form. You may obtain a beneficiary designation form by accessing the National Benefit Center (NBC) website at www.delphinbc.com or by calling the NBC at 1-800-537-5865.

If circumstances in your life change, such as marriage, birth of a child, death of a spouse or divorce, you may want to consider the appropriateness of your beneficiary designation. A divorce decree will not automatically cancel a beneficiary designation on which you previously have indicated your former spouse as beneficiary. To change your beneficiary designation following divorce, you must complete a new beneficiary designation form.

Your beneficiary may receive this benefit under MetLife's Total Control Account® (TCA) Money Market Option. The TCA program is the automatic settlement option for benefit amounts of \$6,000 or higher for Delphi Automotive Systems. The TCA gives beneficiaries immediate access to their insurance proceeds at a competitive rate guaranteed to equal or exceed a leading national index of money market rates. The beneficiary receives a checkbook, and gets free check-writing privileges that allow easy access to the funds. There are no maintenance fees, and the beneficiaries receive monthly statements detailing the activity on the account. The account is fully guaranteed by MetLife. The Total Control Account is not available to beneficiaries residing outside the United States. A description of the TCA program is contained in a separate brochure entitled "Enough Time to Decide," which is available from the National Benefit Center by calling 1-800-537-5865 or TTD 1-800-872-8682 (for hearing/speech impaired).

An additional benefit, called extra accident insurance, may be payable to your beneficiary for death, or to you for loss of certain bodily members, or loss of eyesight as the result of an accident. For extra accident insurance to be payable, (1) loss must occur within two years of the accident, or (2) your death must occur within one year following the accident. Your loss or death must not be due to disease, self-inflicted injury or any act of war. Three times the scheduled benefit amount of extra accident insurance in force may be payable if death results from an accidental bodily injury caused solely by employment with Delphi.

If You Are Placed on a Qualifying Layoff...

under the Guaranteed Income Stream (GIS) Benefit Program and have the required years of seniority, you may be eligible for \$16,000 of life insurance under the GIS Benefit Program.

This \$16,000 life insurance amount would become effective at the expiration of the period during which your insurance under the Life and Disability Benefits Program was continued without cost to you.

To Apply For Life and Extra Accident Insurance Benefits...

a beneficiary needs to make a claim on a form provided by the National Benefit Center. The Center may be reached by calling toll-free at 1-800-633-3900 or TDD: 1-800-872-8682 (for hearing/speech impaired).

Basic Life And Extra Accident Insurance Before Age 65 (1) For Employees At Work On Or After October 18, 1999				
Your Base Hourly Rate (2)	Basic Life Insurance (3)	Extra Accident Insurance (4)	Total Insurance	
\$	\$	\$	\$	
Under 15.00	34,000	17,000	51,000	
15.00 — 15.34	35,000	17,500	52,500	
15.35 — 15.69	36,000	18,000	54,000	
15.70 — 16.04	36,500	18,250	54,750	
16.05 — 16.39	37,500	18,750	56,250	
16.40 — 16.74	38,000	19,000	57,000	
16.75 — 17.09	38,500	19,250	57,750	
17.10 — 17.44	39,500	19,750	59,250	
17.45 — 17.79	40,500	20,250	60,750	
17.80 — 18.14	41,000	20,500	61,500	
18.15 — 18.49	42,500	21,250	63,750	
18.50 — 18.84	43,000	21,500	64,500	
18.85 — 19.19	44,000	22,000	66,000	
19.20 — 19.54	44,500	22,250	66,750	
19.55 — 19.89	45,500	22,750	68,250	
19.90 — 20.24	46,500	23,250	69,750	
20.25 — 20.59	47,000	23,500	70,500	
20.60 — 20.94	47,500	23,750	71,250	
20.95 — 21.29	48,500	24,250	72,750	
21.30 — 21.64	49,000	24,500	73,500	
21.65 — 21.99	50,000	25,000	75,000	
22.00 — 22.34	50,500	25,250	75,750	
22.35 — 22.69	51,500	25,750	77,250	
22.70 — 23.04	52,500	26,250	78,750	
23.05 — 23.39	53,000	26,500	79,500	
23.40 — 23.74	54,000	27,000	81,000	
23.75 — 24.09	54,500	27,250	81,750	
24.10 — 24.44	55,500	27,750	83,250	
24.45 — 24.79	56,500	28,250	84,750	
24.80 — 25.14	57,000	28,500	85,500	
25.15 — 25.49	58,000	29,000	87,000	
25.50 — 25.84	58,500	29,250	87,750	
25.85 — 26.19	59,500	29,750	89,250	
26.20 — 26.54	60,500	30,250	90,750	
26.55 — 26.89	61,000	30,500	91,500	
26.90 — 27.24	62,000	31,000	93,000	
27.25 — 27.59	62,500	31,250	93,750	
27.60 — 27.94	63,500	31,750	95,250	
27.95 — 28.29	64,500	32,250	96,750	
28.30 — 28.64	65,000	32,500	97,500	
28.65 — 28.99	66,000	33,000	99,000	
29.00 — 29.34	67,500	33,750	101,250	
29.35 — 29.69	68,000	34,000	102,000	
29.70 — 30.04	69,000	34,500	103,500	
30.05 — 30.39	70,000	35,000	105,000	
30.40 — 30.74	70,500	35,250	105,750	
30.75 & Over	71,500	35,750	107,250	

- (1) The amount of continuing life insurance and extra accident insurance (equal to 50% of continuing life insurance) is based on the employee's current base hourly rate for those employees who continue to work after age 65.
- (2) For this purpose, base hourly rate includes premium for necessary continuous 7-day operations, but does not include overtime, night shift premium, or any cost-of-living allowance.
- (3) The amount of your basic life insurance is reduced monthly commencing at age 65. This continuing life insurance is described on page 78.
- (4) Three times the scheduled amount may be payable for an occupation-related death.

Survivor Income Benefit Insurance

Your Survivors May Be Eligible...

for a monthly survivor income benefit, in addition to basic life and extra accident insurance benefits, if you die before you retire. Coverage is continued to age 65 for an employee receiving total and permanent disability benefits under the Pension Plan.

Two kinds of monthly survivor income benefits are provided under the Life and Disability Benefits Program: a transition benefit and a bridge benefit.

A Transition Benefit...

of \$600 per month may be payable to your eligible survivors for up to 24 months.

However, the monthly transition benefit will be \$325 if the survivors are, or become, eligible for certain Social Security benefits.

A Bridge Benefit...

of \$600 per month may be payable to your surviving spouse. To be eligible, (1) your spouse must be at least age 45 as of the date of your death, or (2) if under age 45 as of the date of your death, your surviving spouse's age, when combined with your years of participation under the Life and Disability Benefits Program, must total 55 or more. In either case, your surviving spouse must have been married to you for at least one year.

The bridge benefit will begin after payment of the 24th transition benefit. Bridge benefits cease if the surviving spouse (1) remarries, (2) attains either age 62 or the age at which full widow's or widower's insurance benefits or old age insurance benefits become payable under Social Security, or (3) dies.

Bridge benefits are not payable for any month for which a surviving spouse could qualify for a mother's or father's insurance benefit under Social Security, whether or not your surviving spouse actually receives the mother's or father's benefit.

To Apply for Survivor Income Benefits...

an eligible survivor needs to make a claim on a form provided by the National Benefit Center. The National Benefit Center may be reached by calling toll-free 1-800-633-3900 or TDD: 1-800-872-8682 (for hearing/speech impaired).

An Eligible Widow or Widower...

will have survivor income benefits reduced by any benefits to which the surviving spouse is entitled under the Pension Plan.

Pension Survivor Benefits

Death Prior to Retirement — If Eligible to Retire

The surviving spouse of an employee who dies before retirement can be automatically provided a monthly income for life under the Pension Plan. To be eligible, the surviving spouse must have been married to the deceased employee at least one year prior to the employee's death. This benefit is available if the deceased employee would have been eligible to retire voluntarily, immediately prior to the employee's death, as follows:

- at age 65 or older, or
- at age 60 or older with 10 or more years of credited service, or
- at age 55 or older with years of age and credited service totaling 85 or more, or
- at any age with 30 or more years of credited service.

The monthly benefit for the eligible survivor is determined as though the employee had retired voluntarily on the date of death and had not rejected the pension survivor coverage. This survivor benefit amount would be the same as under the survivor coverage available during retirement. This benefit is described in the chart on page 67.

Pre-Retirement Survivor Protection for Death Prior to Retirement — If Not Eligible to Retire

If an employee dies before retirement and was not eligible to retire voluntarily immediately prior to death, pre-retirement survivor coverage can provide a monthly income for life to the eligible surviving spouse, provided:

- the employee has at least 5 years of credited service as explained on page 58, and
- the spouse has been married to the employee for at least one year immediately prior to the employee's death.

An employee separated with deferred vested benefits has this pre-retirement coverage in effect until commencement of deferred vested benefits.

Any monthly benefit amount payable to an eligible surviving spouse is based on the monthly deferred vested benefit amount that would have been payable at age 65 to the deceased employee (see page 79).

Any monthly benefit amount payable to an eligible surviving spouse is equal to 50% of the deferred vested benefit amount. The survivor benefit commences to be payable, unreduced for age, when the deceased employee would have attained age 65. At the election of the eligible survivor, the benefit may commence to be payable, reduced for age, at the earliest age the deceased employee could have retired voluntarily.

Survivor Benefits After Retirement

If you have (1) been married at least one year when the survivor coverage becomes effective (generally at retirement), and (2) not rejected the coverage with your spouse's written consent, a lifetime monthly benefit will be provided automatically for your surviving spouse in the event of your death. An employee separated with deferred vested benefits will receive information about this coverage when benefits commence. To provide a survivor benefit, you must accept a reduction in the amount of your lifetime monthly basic benefit.

If Your Spouse Dies or You Are Divorced After Retirement

You may revoke the regular survivor coverage after it becomes effective if (1) your designated spouse dies, or (2) you are divorced by final court decree and either a Qualified Domestic Relations Order so provides, or (3) you provide written spousal consent witnessed by a Notary Public which acknowledges the effect of the revocation. If you revoke this coverage, your basic benefit would be restored to the amount payable without the coverage. Restoration is effective after proper notice and documents are received by the Corporation. Your previously designated survivor will no longer be eligible for a benefit following your revocation.

If you have a Qualified Domestic Relations Order you should send it to:

Pension Administration Center (PAC)
Attn: PART
P.O. Box 5014
Southfield, MI 48086-5014

You may also obtain a model Qualified Domestic Relations Order booklet from PAC by calling 1-800-659-2000.

If you marry, or remarry, after retirement and you had not previously rejected the survivor coverage when it was available to you, you may elect, or reelect, the coverage with respect to your new spouse. The form necessary for such election or

re-election must be completed and received by PAC prior to the date you have been married 18 months.

This chart provides answers to some of the more common questions asked about pension survivor coverage.

Questions	Answers
Pre-Retirement	
Is the pre-retirement survivor benefit the same as the regular surviving spouse benefit?	No, effective October 1, 1999, the pre-retirement survivor benefit is 50% of your age 65 deferred vested benefit. The regular, post-employment, survivor benefit is 65% of your reduced age 62 basic benefit.
How do I elect the pre-retirement survivor coverage?	The pre-retirement survivor coverage is automatic.
How long is the pre-retirement survivor coverage in effect?	The pre-retirement survivor coverage is in effect until you become eligible for the regular survivor coverage. The regular survivor coverage is available when you attain the earliest age at which you would be eligible to retire voluntarily.
Post-Employment	
When does the regular survivor coverage become effective?	The regular survivor coverage becomes effective at the latest of: (1) your retirement, (2) one year of marriage, if married when the coverage otherwise would have been effective, or (3) your attainment of age 55 following disability retirement with less than 30 years of service.
What information must I supply to Delphi?	Proof of your marriage, proof of your spouse's age and your spouse's Social Security number.
What would be the reduction in my basic pension benefit while I am living if my spouse and I are within five years of the same age?	5% of your age 62 basic pension benefit.
What would be the reduction if my spouse is more than five years younger than I am?	The 5% reduction would increase by 1/2% for each 12 months of age difference in excess of five years.
What monthly benefit would be payable to my surviving spouse after my death?	The regular survivor benefit is 65% of your reduced age 62 basic benefit.
Can I revoke the regular survivor coverage if (1) my spouse dies, or (2) we are divorced?	Yes, in both cases. To do so, you must provide Delphi (1) a copy of the death certificate, or (2) either a Qualified Domestic Relations Order which provides for the revocation of the coverage or written spousal consent which acknowledges the effect of the revocation, witnessed by a Notary Public
If I remarry after I retire may I elect the regular survivor coverage for my new spouse?	Yes, provided you previously had not rejected the regular survivor coverage when it was available to you. You must apply prior to the date you have been married 18 months for the coverage to be effective.

Joint and Survivor Coverage

If you retire due to total and permanent disability, before age 55 with less than 30 years of credited service, joint and survivor (J&S) coverage will be provided automatically for your spouse. The J&S coverage would pay your spouse 50% of your actuarially reduced monthly benefit, in the event you die before your spouse. The automatic survivor coverage may be waived during the 90 days prior to its effective date, by specific written rejection, which includes written consent of the spouse witnessed by a Notary Public.

The J&S coverage is applicable only if you are married (1) on the date the coverage becomes effective, and (2) throughout the one year period ending on the date of your death. J&S benefit payments to the survivor commence on the first of the month following the month you would have attained age 55.

You can revoke the J&S coverage after it becomes effective if (1) your spouse dies, or (2) you are divorced by final court decree and a Qualified Domestic Relations Order so provides, or (3) you receive written consent of the former spouse witnessed by a Notary Public which acknowledges the effect of the revocation. Otherwise, this coverage cannot be canceled until you attain age 55.

The regular survivor coverage (described on pages 65-67) becomes available on the first of the month following your attainment of age 55, whether or not you reject the J&S coverage. This means that you may (1) reject the J&S coverage prior to age 55, and (2) still be eligible for the regular survivor coverage at age 55.

Health Care Coverage for Survivors

Health care coverage is not available to any (1) surviving spouse of a former employee eligible only for deferred vested pension benefits, or (2) spouse or former spouse receiving, or eligible to receive, only a pre-retirement survivor benefit

under the Pension Plan. Therefore, the following paragraphs of this section do not apply to any such surviving spouse. Continuation provisions for an eligible and enrolled surviving same-sex domestic partner generally track those for surviving spouses. Contact the National Benefit Center for additional information if required.

If You Die Prior to Eligibility for Health Care...

but after becoming eligible for survivor income benefits under the Life and Disability Benefits Program (see page 65), your surviving spouse may enroll for **self-paid core health care coverages**. These coverages can be continued while receiving survivor income benefits. Dependents who are eligible as of the employee's date of death can be included if the surviving spouse elects such coverages.

If You Die After Becoming Eligible for Health Care and Leave No Surviving Spouse...

coverage for your dependents will cease at the end of the month in which you die. Any surviving dependent children are eligible for COBRA continuation or conversion only.

If You Die Before You Are Eligible to Retire Voluntarily...

your surviving spouse will be eligible to continue health care coverages (other than dental and vision), while receiving survivor income benefits under the Life and Disability Benefits Program. Coverage for dependent children may be continued while your surviving spouse is eligible to continue coverage and while they continue to meet the eligibility criteria for dependent children. The full cost of this protection must be paid for by the surviving spouse.